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| INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Use as many sheets as necessary) | | Complete if Known | |
| | | Application Number | 10/073,632 |
| | | Filing Date | February 11, 2002 |
| | | First Named Inventor | Brian C. Tarbox |
| | | Art Unit | 3624 |
| | | Examiner Name | Ella Colbert |
| Sheet 1 | of 1 | Attorney Docket Number | |

| NON PATENT LITERATURE DOCUMENTS | | | |
|---------------------------------|-----------------------|---|----------------|
| Examiner Initials* | Cite No. ¹ | Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published. | T ² |
| QC | | ROGER G. IBBOTSON, ET AL., "Does Asset Allocation Policy Explain 40, 90, or 100 Percent of Performance, Financial Analysts Journal, January/February 2000, pages 26-33. | |
| QC | | EMILY S. ANDREWS, "The Growth and Distribution of 401(k) Plans" chapter 8 from Trends In Pensions 1992: U.S. Department of Labor; Pension and Welfare Benefits Administration, 1992, pages 149-176. | |
| QC | | JAYNE ZANGLEIN, "Investment Without Education: The Disparate Impact on Women and Minorities in Self-Directed Defined Contribution Plans", Employee Rights and Employment Policy Journal, Vol 5, number 1, 2001, pages 223-272. | |
| QC | | RONI MICHAELY and KENT WOMACK, "Conflict of Interest and the Credibility of Underwriter Analyst Recommendations", February 1999 | |
| QC | | JAMES M. POTERBA, ET AL., 401(k) Plans and Tax-Deferred Saving, Studies in the Economics of Aging, 1994, pages 105-142 | |
| QC | | JENNIFERE FRIGHETTO, "Automatically Enrolling Employees in 401(k) Plan Not A Cure All" [online], Hewitt press release, July 17, 2000 [retrieved on March 21, 2004] . <URL address http://www.hewittasia.com/hewitt/ap/resource/newsroom/pressrel/2000/07-17.html > | |
| QC | | BRIGITTE MADRIAN and DENNIS SHEA, "The Power of Suggestion: Inertia in 401(k) Participation and Savings Behavior", April 17, 2000 | |
| QC | | WILLIAM F. BASSETT, MICHAEL J. FLEMING AND ANTHONY P. RODRIGUES, "How Workers Use 401(k) Plans: The Participation, Contribution, and Withdrawal Decisions," National Tax Journal 51, no. 2 (June 1998): 263-89. | |
| QC | | "Building Futures: Volume II: A Report on Corporate Defined Contribution Plans" Fidelity Investments Institutional Services, Inc., 1999 | |
| QC | | OLIVIA S. MITCHELL and JAMES F. MOORE, "CAN AMERICANS AFFORD TO RETIRE? NEW EVIDENCE ON RETIREMENT SAVING ADEQUACY", The Journal of Risk and Insurance, 1998, vol. 65, No.3, pages 371-400 | |

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|--------------------|---|-----------------|--------|
| Examiner Signature |  | Date Considered | 6-8-05 |
|--------------------|---|-----------------|--------|

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